

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 16-20794

Clifton Enoch, III and Crystal Enoch

Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: 09/09/2020
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: REN Initial Debtor: CE Initial Co-Debtor: CE

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 806.00 per month to the Chapter 13 Trustee, starting on October 01, 2020 for approximately 10 out of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,200.00 (paid)
DOMESTIC SUPPORT OBLIGATION Ronald E. Norman, Esq.	ADMINISTRATIVE-SUPPL.FEE	\$300.00
RONALD E NORMAN,ESQ.	ADMINISTRATIVE -SUPPL.FEE	\$3,407.48 (paid)
Marilyn Brown DSO	PRIORITY	Notice only
Barbara Ivery DSO	PRIORITY	Notice Only
KML Law Group, P.C.	ADMINISTRATIVE ATTORNEY FEES	\$531.00
KML Law Group, P.C.	ADMINISTRATIVE ATTORNEY FEES	\$200.00 per Order curing post petition arrears
KML Law Group , P.C.	ADMINISTRATIVE ATTORNEY FEES	\$350.00 per Order curing post petition arrears 8/12/20

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midland mortgage/Midfirst Bank	210 Laurel Pl., Clementon, NJ	\$36,458.46		\$0.00 to be paid due to completed loan mod	\$1,651.45
Midland Mortgage	210 Laurel Pl.	\$20,672.25 court order		\$6,554.81 (Ct. Order)	\$1,651.45
Midland Mortgage	Clementon, NJ	\$6,554.81 post petition		\$6,688.26 (Court Order)	
Ebury Street Capital	210 Laurel Pl.	\$6,688.26(post petition per Court Order)		\$372.64 (paid)	\$1,651.45
CCMUA	Clementon, NJ	\$372.64	18%	\$4,451.20 (paid)	
GTMUA	210 Laurel Pl.	\$2,894.87	18%	\$224.00 (paid)	
	210 Laurel Pl.	\$147.25			

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Nissan Motor Acceptance	2005 Nissan Quest	\$3,284.00	\$20,701.00

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Chase Auto-2003 Ram Pickup, Richardson Imports - 2010 Toyota Camry and Philadelphia CO DRS

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
- Not less than _____ percent
- Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Ronald E. Norman, Esquire
- 3) secured creditors
- 4) unsecured creditors

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 9/19/2018.

Explain below **why** the plan is being modified:

To list total \$6,688.26 of post petition arrears with Midland Mortgage in Plan under section 4(a) per Court Order. Also to list \$350.00 as an Administrative attorney fee for creditor KML Law Group.

Explain below **how** the plan is being modified:

To list total \$6,688.26 of post petition arrears with Midland Mortgage in Plan under section 4(a) per Court Order. Also to list \$350.00 as an Administrative attorney fee for creditor KML Law Group.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 9/09/2020

/s/ Clifton Enoch, III
Debtor

Date: 9/09/2020

/s/ Crystal Enoch
Joint Debtor

Date: 9/9/2020

/s/ Ronald E. Norman
Attorney for Debtor(s)

In re:
Clifton Enoch, III
Crystal B. Enoch
Debtors

Case No. 16-20794-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901

Page 1 of 2
Total Noticed: 44

Date Rcvd: Sep 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db/jdb Clifton Enoch, III, Crystal B. Enoch, 210 Laurel Pl, Clementon, NJ 08021-5810
 516214952 +AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 516214951 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 516214955 Bureau of Account Mana, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943
 516214957 CCMUA, 1630 Ferry Ave, Camden, NJ 08104-1312
 516214960 COMCAST, 4120 International Pkwy, Carrollton, TX 75007-1957
 516214958 Chase Auto, PO Box 901003, Columbus, OH 43224
 516214962 Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
 516235335 ECMC, PO BOX 16408, St Paul, MN 55116-0408
 516214964 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 516214965 GTMUA, 1261 Chews Landing Clementon Rd, Blackwood, NJ 08012
 516392368 +Gloucester Township Municipal Utilities Auth., Leonard J. Wood, Esquire,
 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816
 516214966 Hsbc Bank Nevada, PO Box 27788, Tempe, AZ 85285-7788
 516214967 Kennedy Health, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 516214969 MED1 02 Rowan Som Osteopathic Scienc, 916 S 14th St, Harrisburg, PA 17104-3425
 516214968 Marilyn Brown, 5238 Cedar Ave, Philadelphia, PA 19143-1525
 516368101 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 516214970 Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, PO Box 26648,
 Oklahoma City, OK 73126-0648
 516214971 Midland Mtg/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
 516214974 Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360
 516214976 +Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623
 516214979 ProCo, PO Box 2462, Aston, PA 19014-0462
 516214980 Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464
 516214981 Richardson Imports, 4700 Route 42, Turnersville, NJ 08012-1707
 516214982 +Rickart Collection Systems, Inc., 575 Milltown Rd, North Brunswick, NJ 08902-3336
 516214983 SB1 Federal Credit Union, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2207
 516214984 Select Medical Corp, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943
 516214985 +South Jersey Gas, 1 S Jersey Plz, Hammonton, NJ 08037-9100
 516214987 World Financial Network Bank, 287 Independence Blvd, Virginia Beach, VA 23462-2962

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2020 01:03:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2020 01:03:06 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516214953 E-mail/Text: bankruptcy@pepcholdings.com Sep 12 2020 01:02:38 Atlantic City Electric,
 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600
 516214956 E-mail/Text: bankruptcy@cavps.com Sep 12 2020 01:03:36 Cavalry Portfolio Serv,
 PO Box 27288, Tempe, AZ 85285-7288
 516249108 +E-mail/Text: bankruptcy@cavps.com Sep 12 2020 01:03:36 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516214959 +E-mail/Text: bk.notifications@jmpchase.com Sep 12 2020 01:02:55 Chase Auto Finance,
 201 N Central Ave, Phoenix, AZ 85004-1071
 516214961 +E-mail/Text: documentfiling@lciinc.com Sep 12 2020 01:01:37 Comcast,
 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2899
 516379773 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 12 2020 01:08:38
 JPMorgan Chase Bank, N.A., National Bankruptcy Dept, P O Box 901032,
 Ft Worth TX 76101-2032
 516214963 E-mail/Text: servicing@eburycap.com Sep 12 2020 01:01:30 Ebury Street Capital, LLC,
 41 Purdy Ave Unit 281, Rye, NY 10580-7522
 516214972 E-mail/PDF: pa_dc_claims@navient.com Sep 12 2020 01:10:07 Navient, PO Box 9655,
 Wilkes Barre, PA 18773-9655
 516214973 E-mail/PDF: pa_dc_claims@navient.com Sep 12 2020 01:10:04 Navient, Attn: Claims Dept,
 PO Box 9500, Wilkes Barre, PA 18773-9500
 516292561 E-mail/PDF: pa_dc_claims@navient.com Sep 12 2020 01:08:41 Navient Solutions, Inc.,
 P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 516214978 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolioorecovery.com Sep 12 2020 01:10:07
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
 516214986 +E-mail/Text: bankruptcy@sw-credit.com Sep 12 2020 01:03:11 Southwest Credit Syste,
 4120 International Pkwy, Carrollton, TX 75007-1958
 516241121 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Sep 12 2020 01:09:13
 US Dept. of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410-0002
 TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 44

Date Rcvd: Sep 11, 2020

516214954 ##Barbara Ivery, 6935 Rodney St, Philadelphia, PA 19138-1920
516214975 ##Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
516214977 ##Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmllawgroup.com
Ronald E. Norman on behalf of Joint Debtor Crystal B. Enoch rnorman@rnormanlaw.com, ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com
Ronald E. Norman on behalf of Debtor Clifton Enoch, III rnorman@rnormanlaw.com, ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com

TOTAL: 7